

Information to identify the case:

Debtor 1	<u>Yong Sik Chang</u>	Social Security number or ITIN	xxx-xx-5054
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Un Yong Chang</u>	Social Security number or ITIN	xxx-xx-1403
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-11888-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yong Sik Chang

Un Yong Chang

5/4/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Yong Sik Chang
 Un Yong Chang
 Debtors

Case No. 18-11888-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 37

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db/jdb
 517307013 +Yong Sik Chang, Un Yong Chang, 6 Vivian Court, Fair Lawn, NJ 07410-5017
 517307015 +AFS, PO Box 65018, Baltimore, MD 21264-5018
 517307016 +Allstate NJ Property & Casualty Ins. Co., PO BOX 4303, Carol Stream, IL 60197-4303
 517307023 +Assurant Ins. Co., 260 Interstate N. Circle, SE, Atlanta, GA 30339-2210
 517307022 +Convergent Outsourcing, Inc., PO BOX 1280, Oaks, PA 19456-1280
 517307025 +Convergent Outsourcing, Inc., PO BOX 1022, Wixom, MI 48393-1022
 517307028 +Discover Bank, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517307026 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725)
 517307029 +First Credit Services, Inc., 377 Hoes Lane, Suite 200, Piscataway, NJ 08854-4155
 517307031 +Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
 517307033 +Leonard Franco, Jr. Esq., 1037 Raymond Blvd., Suite 710, Newark, NJ 07102-5427
 517307036 +Lyons, Doughty and Veldhuis, PC, PO BOX 1269, Mount Laurel, NJ 08054-7269
 517307038 +Nationwide Credit, Inc., PO BOX 14581, Des Moines, IA 50306-3581
 517307041 +Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
 517307042 +United Recovery Systems, LP, PO BOX 4043, Concord, CA 94524-4043
 517307044 +Wells Fargo Bank, c/o KML Law Group, P.C., 216 Haddon Avenue, Suite 405,
 Collingswood, NJ 08108-2812
 517307044 +Zucker, Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
 517307017 +c/o Rocco Sconzo, Court Officer, PO Box 871, Saddle Brook, NJ 07663-0871

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 05 2018 00:12:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM May 05 2018 03:54:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517307014 +EDI: ALLIANCEONE.COM May 05 2018 03:53:00 Alliance One, PO Box 3111,
 Southeastern, PA 19398-3111
 517307020 +E-mail/Text: bankruptcynotices@cbecompanies.com May 05 2018 00:13:28 CBE Group,
 1309 Technology Parkway, Cedar Falls, IA 50613-6976
 517307018 +E-mail/Text: cms-bk@cms-collect.com May 05 2018 00:12:45 Capital Management Services, LP,
 698 1/2 Ogden Street, Buffalo, NY 14206-2317
 517307019 +EDI: MERRICKBANK.COM May 05 2018 03:53:00 Carson Smithfield, LLC, PO BOX 9216,
 Old Bethpage, NY 11804-9016
 517307021 +EDI: CHASE.COM May 05 2018 03:54:00 Chase Bank, Mail Code OH1-1272,
 340 S. Cleveland Ave. BLDG 370, Westerville, OH 43081-8917
 517307024 +EDI: CCS.COM May 05 2018 03:53:00 Credit Collection Services, 725 Canton Street,
 Norwood, MA 02062-2679
 517307027 +E-mail/Text: fggbanko@fgny.com May 05 2018 00:12:19 Forster, Garbus & Garbus,
 7 Banta Place, Hackensack, NJ 07601-5604
 517307030 +EDI: IIC9.COM May 05 2018 03:54:00 IC Systems, 444 Highway 96 East, PO Box 64378,
 Saint Paul, MN 55164-0378
 517307032 +EDI: LTDFINANCIAL.COM May 05 2018 03:53:00 LTD Financial Services, 7322 Southwest Freeway,
 Suite 1600, Houston, TX 77074-2134
 517307034 +EDI: MID8.COM May 05 2018 03:53:00 MCM, PO Box 2121, Warren, MI 48090-2121
 517307035 +EDI: MID8.COM May 05 2018 03:53:00 Midland Credit Management, Inc., 2365 Northside Drive,
 Suite 300, San Diego, CA 92108-2709
 517307037 +EDI: PRA.COM May 05 2018 03:53:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd.,
 Norfolk, VA 23502-4952
 517307039 +E-mail/Text: jennifer.chacon@spservicing.com May 05 2018 00:14:12
 Select Portfolio Servicing, Inc., PO BOX 65250, Salt Lake City, UT 84165-0250
 517308849 +EDI: RMSC.COM May 05 2018 03:54:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517307040 +EDI: TCISOLUTIONS.COM May 05 2018 03:54:00 Total Card, Inc., 5109 S. Broadband Lane,
 Sioux Falls, SD 57108-2208
 517307043 +EDI: WFFC.COM May 05 2018 03:54:00 Wells Fargo Bank, PO BOX 5058,
 Portland, OR 97208-5058

TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

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 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 37

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,
NJ48@ecfcbis.com
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com
Jae Y. Kim on behalf of Joint Debtor Un Yong Chang jkim@jyklaw.com,
rmarelic@jyklaw.com;jyklaw@yahoo.com;rchung@jyklaw.com
Jae Y. Kim on behalf of Debtor Yong Sik Chang jkim@jyklaw.com,
rmarelic@jyklaw.com;jyklaw@yahoo.com;rchung@jyklaw.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, National Association, as Trustee
f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns Mortgage Funding
Trust 2006-AR4, Mortgage Pass-Through Certificates, Ser rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6